Certificate Number: 05781-PAE-DE-036343792

Bankruptcy Case Number: 16-18736



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>February 21, 2022</u>, at <u>8:31</u> o'clock <u>AM PST</u>, <u>Rose Klim</u> completed a course on personal financial management given <u>by telephone</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 21, 2022 By: /s/Allison M Geving

Name: Allison M Geving

Title: <u>President</u>